

Application No.: 10/036,172  
Amendment and Response to September 7, 2006 Non-Final Office Action

## REMARKS

Claims 1 – 33, 36, and 37 are in the application. Claims 1 – 5, 7, 8, 11, 14 – 19, 23, 30, 36, and 37 are currently amended; claims 34 and 35 are canceled; and claims 6, 9, 10, 12, 13, 20 – 22, 24 – 29, and 31 – 33 remain unchanged from the original versions thereof. Claims 1, 15, 30, 36, and 37 are the independent claims herein.

No new matter has been added to the application as a result of the amendments submitted herewith. Reconsideration and further examination are respectfully requested.

### Claim Rejections – 35 USC § 102

Claims 1 – 37 were rejected under 35 U.S.C. 102(e) as being anticipated by Steele et al., U.S. Publication No. 2002/0072975 A1 (hereinafter Steele). This rejection is respectfully traversed.

Applicant submits that independent claims 1 (method), 15 (method), 30 (method), 36 (system), and 37 (computer program) relate to providing an offer for a financial product that simultaneously satisfies a plurality of constraints and complies with a necessary requirement or necessary objective. Claims 1, 15, 30, 36, and 37 are currently amended to clarify and/or emphasize this aspect of the claimed invention.

Applicant notes that the claimed aspect of an offer for a financial product that simultaneously satisfies a plurality of constraints and complies with a necessary requirement or necessary objective of the offer advantageously provides the benefit of determining an offer that considers multiple offers while simultaneously considers multiple criteria (i.e., claimed constraints) and complying with a necessary goal (i.e., the claimed necessary requirement or necessary objective). In this manner, the claimed invention can address a number of business concerns (i.e., plurality of constraints) regarding an offering of a financial product while satisfying a main goal (i.e., necessary requirement/objective) so that all important issues are simultaneously accounted for in a

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consideration and providing of multiple offers. Support for the claim amendments related to an offer for a financial product that simultaneously satisfies a plurality of constraints and complies with a necessary requirement or necessary objective may be found in the Specification at least at paragraphs [0042] – [0043].

The cited and relied upon Steele discloses a system and method that allows consumers to receive offers from multiple suppliers with only a single credit report. Steele states that a primary purpose of the disclosed system/method is to reduce the number of times a credit report is pulled for a customer seeking an offer since, for example, the consumer's credit rating decreases in inverse proportion to the number of credit reports requested. (See Steele, paragraph [0034]) An offer is made to a consumer based on an anonymous profile of the consumer. (See Steele, paragraph [0037])

However, in contrast to Applicant's claimed invention, Steele discloses a system and method that does not provide an offer that simultaneously satisfies a plurality of constraints and complies with a necessary requirement or necessary objective. Instead, a consumer is left to filter or otherwise rank, arrange, and organize the multiple offers provided by numerous vendors. As disclosed at Steele, paragraphs [0060] – [0065] and FIG. 7, numerous offers are determined and received based on an anonymous profile of the consumer obtained using a single credit report. The display or presentation of the numerous offers must still be ranked by the consumer by the consumer inputting criteria (if any) considered important to the consumer. Thus, it is clear that Steele does not determine and provide the offers therein that simultaneously satisfies a plurality of constraints and complies with a necessary requirement or necessary objective, as claimed by Applicant. Instead, Steele discloses a system/method wherein, after the offers are determined and provided to the consumer, the offers may be ranked and organized based on criteria provided by the user. Further, there is no disclosure that all of the constraints and a necessary objective/requirement can be considered simultaneously, even in the presentation of the offers.

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Accordingly, Applicant respectfully submits that Steele fails to anticipate independent claims 1, 15, 30, 36, and 37 under 35 USC 102(e) since Steele does not disclose each and every aspect recited in the claims. Claims 2 – 14, 16 – 29, 31 – 33 depend from claims 1, 15, and 30. Therefore, Applicant submits that all of claims 1 – 33, 36, and 37 are patentable over Steele under 35 USC 102(e).

Applicant thus requests the reconsideration and withdrawal of the rejection of claims 1 – 33, 36, and 37, as well as the allowance of same.

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### CONCLUSION

Accordingly, Applicants respectfully request allowance of the pending claims. If any issues remain, or if the Examiner has any further suggestions for expediting allowance of the present application, the Examiner is kindly invited to contact the undersigned via telephone at (203) 972-5985.

Respectfully submitted,

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Date



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